Harness the power of personalized retirement planning with Managed Advice®

We get it. Life is busy, and retirement planning isn’t always at the top of your to-do list.

That’s why Transamerica offers a personalized retirement and investment service that works on your schedule, on your terms – and stays on point even when you’re out enjoying life.

Managed Advice is designed to take a lot of the guesswork out of planning for the future. After all, there’s an element of confidence in knowing someone is on hand to help create a strategy and stand by your side as you plan for retirement.

What is Managed Advice?

Managed Advice is an in-plan managed account designed to tailor an asset allocation and investment strategy unique to your needs. It is a combination of robo-advice powered by Morningstar®, an industry recognized authority on asset allocation, and one-on-one support from a Transamerica Investment Advisor Representative (IAR) to help you create a personalized investment strategy that can help you reach your retirement goals. Based on the information you provide us, Managed Advice offers advice customized to your unique situation, including these benefits:

- A suggested contribution rate.
- Your recommended retirement age.
- Spend down guidance at retirement.
- Gap analysis between current projected retirement income and your goal.
- Custom annual progress report.

59% of workers are saving for retirement outside of work, which means that information needs to be considered when determining in-plan asset allocation.
Managed Advice® provides you with an asset allocation mix of funds available within the plan. The asset allocation mix will be automatically rebalanced and reallocated, managing risk and return as your settings and goals change over time. Additional fees and terms and conditions apply to the Managed Advice® service.

Managed Advice® portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk.

Managed Advice® utilizes models, algorithms and/or calculations ("Models"), which have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using Models depends on numerous factors, including the validity, accuracy and completeness of the Model's development, implementation and maintenance, the Model's assumptions, factors, algorithms and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded Model, the resulting information will be incorrect.

Investments selected with the use of Models may perform differently than expected as a result of the design of the Model, inputs into the Model, or other factors. The principal value of the portfolio is never guaranteed. Investment return and principal value will fluctuate with market conditions, and participants may lose money.

The Managed Advice® service is offered through Transamerica Retirement Advisors, LLC (TRA), an SEC registered investment advisor. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC, a wholly-owned subsidiary of Morningstar, is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for the Managed Advice® service. Morningstar is not affiliated with any Transamerica companies. Please see the Managed Advice® agreement for more information on the terms and conditions that apply.

Neither TRA nor the Managed Advice® service provides advice for, recommends allocations of, or manages individual stocks, self-directed brokerage accounts, or employer-directed monies, even if they are available for investment in a plan. Neither TRA nor Morningstar, as the independent financial expert, selects or endorses any of the particular investment options available in a plan through the Managed Advice® service. Under the enhanced Managed Advice® service, the designated plan investment options used within the Managed Advice® service portfolios may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates.

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LIFE IS COMPLICATED, WE KEEP IT SIMPLE

The service uses information about your personal situation to determine a customized mix of your retirement plan’s investments, and then reallocates your portfolio over time as your circumstances change. While Managed Advice does charge a fee, it would be no more than 38 cents deducted monthly (0.45% annually) for every $1,000 in your account. Specific fee information will be available to you prior to subscribing.

Throughout this process, our IARs are available to answer questions and try to help ensure that Managed Advice is optimizing your retirement strategy. You can subscribe or unsubscribe from the service at any time.

GOALS ARE MADE TO BE MET

Managed Advice is designed to help you reach your retirement goals through a more-diversified, better-optimized portfolio. It can help you maintain an optimal contribution rate to help you close any gaps between your estimated retirement income and your retirement income goal. Plus, you’ll receive a detailed annual report to help you gauge your progress.

Trying to manage your investments and retirement strategy on your own could leave you with an unbalanced allocation that may be susceptible to volatility, unnecessary risk, and missed growth opportunities. Doing it yourself also means you have to continually manage your investments to ensure they continue to be right for you.

Ready to optimize your retirement strategy with Managed Advice?

Call to speak with one of our Investment Advisor Representatives, who can answer any questions you may have at 844-622-2133. Available Monday - Friday, 9 a.m. - 7 p.m. E.T.

Or log in to your account to learn more. Find Managed Advice under the Manage tab on the left hand navigation.

Contact: 844-622-2133

“Source: Nonprofit Transamerica Center for Retirement Studies®, 18th Annual Transamerica Retirement Survey of workers, 2017

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